

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
:

Reporting Period: October 2020

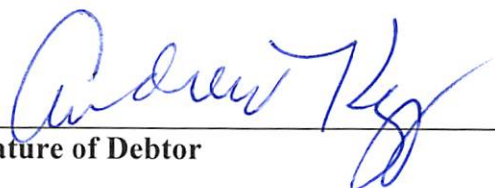
MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-I (INDV)		
	MOR-I (INDV)		
Schedule of Cash Receipts and Disbursements -	(CONT)		
Bank Reconciliation			
Copies of bank statements			
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR-5		


I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.



Signature of Debtor

11/15/20

Date



Signature of Joint Debtor

11/15/20

Date

Signature of Preparer

Date

Printed Name of Preparer

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Bankruptcy Case No.: 18-21728-CMB

Chapter 11

Debtors.

Reporting Period: October 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount.

A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	41305.85	
RECEIPTS		
Wages (Net)	5595.01	
Interest and Dividend Income	28.07	
Alimony and Child Support	0.00	
Social Security and Pension Income	2590.88	
Sale of Assets	0.00	
Other Income (attach schedule)	2948.87	
Total Receipts	11162.83	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	0	
Rental Payment(s)	0	
Other Secured Note Payments	0	
Utilities	1621.37	
Insurance	552.87	
Auto Expense	377.72	
Lease Payments	0	
IRA Contributions	0	
Repairs and Maintenance	1496.86	
Medical Expenses	212.52	
Household Expenses	2523.50	
Charitable Contributions	0	
Alimony and Child Support Payments	0	
Taxes - Real Estate	0	
Taxes - Personal Property	42.59	
Taxes - Other (attach schedule)	300.00	
Travel and Entertainment	65.71	
Gifts	0	
Other (attach schedule)	50.00	
Total Ordinary Disbursements	7243.14	
REORGANIZATION ITEMS:		
Professional Fees	750.00	
U. S. Trustee Fees	0	
Other Reorganization Expenses (attach schedule)	0	
Total Reorganization Items	750.00	
Total Disbursements (Ordinary + Reorganization)	7993.14	
Net Cash Flow (Total Receipts - Total Disbursements)	3169.69	
Cash - End of Month (Must equal reconciled bank	44475.54	

FORM MOR-1 (INDV)

In Re: Andrew F. Kuzy, and
Colleen A. Kuzy,

Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11

(9/99)

Reporting Period: October 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS – continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Refund	398.87	
Schmalz Income	2550.00	
Other Taxes		
Freestyle Taxes	300	
Other Ordinary Disbursements		
Washington County Clerk of Courts	50.00	
Other Reorganization Expenses		

In Re: Andrew F. Kuzy, and
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:
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: Chapter 11
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Reporting Period: _____

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero Attach photocopies of IRS Form 16123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns tiled during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA- Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages-Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases- Equipment						
Secured Debt/Adequate Protection						
Professional Fees						
Amounts Due to Insiders"						
Other:						
Other:						
Total Postpetition Debts						

Explain how and when the Debtor intends to pay any past-due Postpetition debts.

**Insider is defined in 11 U.S.C. Section 101(31)

(9/99)

In Re: Andrew F. Kuzy, and
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Debtors.

: Bankruptcy Case No.: 18-21728-CMB
:
: Chapter 11
:

Reporting Period: _____

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Accounts billed during the period	
- Accounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Account Receivable Aging	Amount
0 - 30 days old	
31-60 days old	
61-90 days old	
91 + days old	
Total Accounts Receivable	
Amount considered uncollectible	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than II debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely tiled? If no, provide an explanation below		
4. Are workers compensation, general liability and other necessary insurance overages in effect? If no, provide an explanation below.		



4140 E. State Street
Hermitage, PA 16148

ADDRESS SERVICE REQUESTED

>008023 5266500 0001 092543 10Z

ANDREW F. KUZY, DEBTOR IN POSSESSION
COLLEEN A. KUZY, DEBTOR IN POSSESSION
JACQUELINE SCHMALZ
531 WARRICK DR
WASHINGTON PA 15301-9513

Statement Ending 10/30/2020

ANDREW F. KUZY, DEBTOR IN

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Primary Account Number:

Managing Your Accounts



Online

www.fnb-online.com



By Phone

1 800-555-5455



By Mail

4140 E. State Street
Hermitage, PA 16148



Summary of Accounts

Account Type	Account Number	Balance This Statement
FREE SMALL BUSINESS CHECKING		\$44,475.54

FREE SMALL BUSINESS CHECKING -

Account Summary

Date	Description	Amount		
10/01/2020	Balance Last Statement	\$41,305.85	Minimum Balance	\$39,084.36
	11 Credit(s) This Period	\$11,162.83	Average Ledger Balance	\$41,606.46
	112 Debit(s) This Period	\$7,993.14	Average Available Balance	\$41,606.46
10/30/2020	Balance This Statement	\$44,475.54		

Effective December 1, 2020, business check deposits made over the teller line will not be immediately available for withdrawal. Business teller line check deposits will still be available to pay items that are presented to your account the same evening. However, in some cases, we may delay your availability to withdraw funds beyond the first business day.

Account Activity

Post Date	Description	Debits	Credits	Balance
10/01/2020	Balance Last Statement			\$41,305.85
10/01/2020	CHECK # 1368	\$250.00		\$41,055.85
10/01/2020	11812 POS PUR 10/01 05:27 LOWES #00671* WASHINGTON PA 00000000 011812 ~5200	\$60.30		\$40,995.55
10/01/2020	68302 RECURRING 10/01 14:08 SCENTBOX.COM 866-274-4123 CA 00000000 068302 ~5964	\$19.95		\$40,975.60
10/01/2020	33597 POS PUR 10/01 16:26 WM SUPERCENTER # WASHINGTON PA 17390044 27463~5411	\$15.84		\$40,959.76
10/02/2020	DEPOSIT		\$1,300.00	\$42,259.76
10/02/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$42,199.76
10/02/2020	430079 PIN PUR 10/02 13:28 SAMSCLUB #6251 WASHINGTON PA 24625101 430079 ~5411	\$159.68		\$42,040.08
10/02/2020	23539 POS PUR 10/01 10:04 JEFFREYS DRUG ST CANONSBURG PA 29235480 02353~5912	\$143.00		\$41,897.08
10/02/2020	11500 PIN PUR 10/02 12:46 DICK'S SPORTINGG WASHINGTON PA 00287837 01150~5941	\$39.99		\$41,857.09



First National Bank

4140 E. State Street
Hermitage, PA 16148

Statement Ending 10/30/2020

ANDREW F. KUZY, DEBTOR IN

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Primary Account Number: :

FREE SMALL BUSINESS CHECKING -

(continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
10/02/2020	778164 RECURRING 10/02 09:51 NETFLIX COM LOS GATOS CA 003 027600778164 ~4899	\$13.77		\$41,843.32
10/02/2020	5815 POS PUR 10/02 02:16 Amazon.com* MK1PL Amzn.com/bill WA 00000000 00~5942	\$7.59		\$41,835.73
10/02/2020	50572 POS PUR 10/02 19:39 Amazon.com* MK41E Amzn.com/bill WA 00000000 05~5942	\$6.35		\$41,829.38
10/05/2020	247790 POS PUR 10/03 08:21 Walmart.com Bentonville AR 02003144 100308247~5310	\$334.62		\$41,494.76
10/05/2020	CHECK # 1371	\$278.58		\$41,216.18
10/05/2020	96357 POS PUR 10/02 01:31 SAMSCLUB #6251 WASHINGTON PA 00000001 096357 ~5300	\$64.79		\$41,151.39
10/05/2020	919804 PIN PUR 10/03 11:18 ALDI 69051 WASHINGTON PA 89027702 919804 ~5411	\$62.63		\$41,088.76
10/05/2020	42780 POS PUR 10/03 15:26 WASHINGTON SHOP WASHINGTON PA 1 042780 ~5411	\$54.08		\$41,034.68
10/05/2020	42900 POS PUR 10/03 17:08 WASHINGTON SHOP WASHINGTON PA 1 042900 ~5411	\$52.99		\$40,981.69
10/05/2020	19172 POS PUR 10/05 07:52 AMZN Mktp US* MK6 Amzn.com/bill WA 00000000 01~5942	\$13.53		\$40,968.16
10/05/2020	46985 POS PUR 10/03 15:37 WM SUPERCENTER # WASHINGTON PA 17390047 69877~5411	\$6.56		\$40,961.60
10/05/2020	79680 POS PUR 10/04 04:29 AMZNFreeTime* MK2 888-802-3080 WA 00000000 079~5818	\$3.17		\$40,958.43
10/06/2020	CHECK # 1370	\$338.27		\$40,620.16
10/06/2020	CHECK # 1366	\$92.37		\$40,527.79
10/06/2020	19245 POS PUR 10/06 18:23 AMZN Mktp US* MK8 Amzn.com/bill WA 00000000 01~5942	\$82.67		\$40,445.12
10/06/2020	34875 POS PUR 10/05 13:01 JEFFREYS DRUG ST CANONSBURG PA 29235480 03487~5912	\$23.98		\$40,421.14
10/06/2020	33364 POS PUR 10/06 19:34 AMZN Mktp US* MK9 Amzn.com/bill WA 00000000 03~5942	\$14.49		\$40,406.65
10/07/2020	278542 PIN PUR 10/07 12:12 WAL-MART #1739 WASHINGTON PA 24173901 278542 ~5411	\$622.10		\$39,784.55
10/07/2020	2177 POS PUR 10/06 15:25 PTC EZ PASS CSC state.pa.us PA 00000824 00217~4784	\$194.30		\$39,590.25
10/07/2020	CHECK # 1369	\$174.67		\$39,415.58
10/07/2020	107217 PIN PUR 10/07 09:59 CANONSBURG SHOP CANONSBURG PA 53460201 107217~5411	\$141.46		\$39,274.12
10/07/2020	32500 POS PUR 10/06 02:34 AMZN Mktp US* MK5 Amzn.com/bill WA 00000000 03~5942	\$47.71		\$39,226.41
10/07/2020	14785 POS PUR 10/07 08:31 BP#9351941WASHIN WASHINGTON PA 39013701 01478~5542	\$25.00		\$39,201.41
10/07/2020	49036 POS PUR 10/06 20:10 USPS PO 41115205 CANONSBURG PA 00000000 04903~9402	\$11.00		\$39,190.41
10/08/2020	SALANDRA FUNERAL Payroll 254873848283700		\$1,885.97	\$41,076.38
10/08/2020	CHECK # 1377	\$312.52		\$40,763.86
10/08/2020	CHECK # 1373	\$227.69		\$40,536.17
10/08/2020	32759 PIN PUR 10/08 08:53 WM SUPERCENTER # WASHINGTON PA 17390013 00904~5411	\$51.70		\$40,484.47
10/08/2020	48136 POS PUR 10/07 18:48 SAMS CLUB #6251 WASHINGTON PA 62510088 021220~5542	\$24.28		\$40,460.19
10/08/2020	10487 POS PUR 10/08 14:56 HI-HAT CLEANERS	\$13.50		\$40,446.69

08023 5265500 021016 042135 0002/0004

FREE SMALL BUSINESS CHECKING -

(continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
10/09/2020	89834 RETURN 10/08 16:36 WAL-MART #1739 WASHINGTON PA 17390094 089834 ~5411		\$357.33	\$40,804.02
10/09/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$40,744.02
10/09/2020	CHECK # 1375	\$250.00		\$40,494.02
10/09/2020	55215 RECURRING 10/08 18:01 CCM* SEARS WARRAN 855-256-2467 FL 00000000 055~6300	\$69.99		\$40,424.03
10/09/2020	415369 POS PUR 10/09 09:22 WAL-MART #1739 WASHINGTON PA 17390056 0283212~5411	\$65.67		\$40,358.36
10/09/2020	CHECK # 1376	\$50.00		\$40,308.36
10/09/2020	CHECK # 1372	\$42.96		\$40,265.40
10/13/2020	CHECK # 1374	\$227.96		\$40,037.44
10/13/2020	33125 POS PUR 10/10 05:28 SAMSClub #6251 WASHINGTON PA 00000001 033125 ~5300	\$148.10		\$39,889.34
10/13/2020	32232 POS PUR 10/13 16:26 SAMS CLUB #6251 WASHINGTON PA 62510096 545336~5300	\$136.98		\$39,752.36
10/13/2020	622761 POS PUR 10/13 08:43 Walmart.com Bentonville AR 02003144 101308622~5310	\$115.55		\$39,636.81
10/13/2020	84575 POS PUR 10/09 16:02 SQ * COREY ZAVADA CANONSBURG PA 00000000 08457~8999	\$80.00		\$39,556.81
10/13/2020	PISI DV PARSE04 45944	\$72.41		\$39,484.40
10/13/2020	53850 POS PUR 10/12 08:47 AMZN Mkt US* MK4 Amzn.com/bill WA 00000000 05~5942	\$59.96		\$39,424.44
10/13/2020	50401 POS PUR 10/10 16:44 LOWES #00671* WASHINGTON PA 00000000 050401 ~5200	\$39.54		\$39,384.90
10/13/2020	5018 POS PUR 10/12 08:34 Wal-Mart Super C WASHINGTON PA 17390048 02865~5411	\$32.02		\$39,352.88
10/13/2020	83437 POS PUR 10/12 18:04 AMZN Mkt US* MK2 Amzn.com/bill WA 00000000 08~5942	\$19.94		\$39,332.94
10/13/2020	81609 POS PUR 10/10 13:49 Amazon.com* MK0RS Amzn.com/bill WA 00000000 08~5942	\$17.80		\$39,315.14
10/13/2020	59356 POS PUR 10/09 13:23 Amazon.com* MK3C9 Amzn.com/bill WA 00000000 05~5942	\$17.62		\$39,297.52
10/13/2020	45197 POS PUR 10/13 16:49 LOWES #00671* WASHINGTON PA 00000000 045197 ~5200	\$13.76		\$39,283.76
10/13/2020	PISI DV PAR-V04 45944	\$13.50		\$39,270.26
10/13/2020	23429 POS PUR 10/09 11:16 Kindle Unltd* MK2 866-321-8851 WA 00000000 023~5818	\$10.59		\$39,259.67
10/13/2020	57955 POS PUR 10/13 06:01 Amazon Music* MK8 888-802-3080 WA 00000000 057~5818	\$8.47		\$39,251.20
10/13/2020	64385 POS PUR 10/10 08:05 Kindle Svcs* MK7W 866-321-8851 WA 00000000 064~5818	\$8.47		\$39,242.73
10/13/2020	1651 POS PUR 10/10 18:05 ADVANCE AUTO PAR WASHINGTON PA 1245002 001651~5533	\$7.42		\$39,235.31
10/13/2020	553908 POS PUR 10/13 16:28 SAMSClub #6251 WASHINGTON PA 62510093 0287697~5411	\$4.98		\$39,230.33
10/13/2020	49101 POS PUR 10/13 19:05 AMZN Digital* MK9 888-802-3080 WA 00000000 049~5818	\$4.23		\$39,226.10
10/13/2020	48408 POS PUR 10/11 13:53 WM SUPERCENTER # WASHINGTON PA 17390045 52807~5411	\$3.72		\$39,222.38
10/13/2020	91382 POS PUR 10/11 08:10 Walmart.com Bentonville AR 02003144 101108091~5310	\$3.54		\$39,218.84
10/14/2020	52308 PIN PUR 10/14 12:23 WM SUPERCENTER # WASHINGTON PA 17390008 53021~5411	\$105.25		\$39,113.59
10/15/2020	403816 POS PUR 10/15 16:59 BP#9351941WASHIN WASHINGTON PA 39013701 40381~5542	\$25.00		\$39,088.59

4140.E. State Street
Hermitage, PA 16148

Statement Ending 10/30/2020

ANDREW F. KUZY, DEBTOR IN

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Primary Account Number:

FREE SMALL BUSINESS CHECKING - !

(continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
10/15/2020	89177 POS PUR 10/15 09:32 AMZN Digital* MK4 888-802-3080 WA 00000000 089~5818	\$4.23		\$39,084.36
10/16/2020	SALANDRA FUNERAL Payroll 705221668635110		\$2,103.19	\$41,187.55
10/16/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$41,127.55
10/16/2020	79879 POS PUR 10/15 12:10 HP PRODUCT SVC&R 800-474-6836 CA 00000000 079~7399	\$31.79		\$41,095.76
10/16/2020	90080 POS PUR 10/15 14:45 USPS PO 41115205 CANONSBURG PA 00000000 09008~9402	\$17.54		\$41,078.22
10/19/2020	DEPOSIT		\$1,250.00	\$42,328.22
10/19/2020	8569 POS PUR 10/18 06:36 SAMSClub #6251 WASHINGTON PA 00000001 008569 ~5300	\$253.54		\$42,074.68
10/19/2020	27693 POS PUR 10/18 09:42 WM SUPERCENTER # WASHINGTON PA 17390046 37635~5411	\$99.87		\$41,974.81
10/19/2020	4531 POS PUR 10/17 22:56 AMZN Mkt US* 2T4 Amzn.com/bill WA 00000000 00~5942	\$59.90		\$41,914.91
10/19/2020	33387 POS PUR 10/19 17:58 AMAZON.COM* 2T19H AMZN.COM/BILL WA 00000000 03~5942	\$58.67		\$41,856.24
10/19/2020	54370 PIN PUR 10/17 14:01 MACY'S 621 PITTSBURGH PA D6210097 003937 ~5311	\$50.00		\$41,806.24
10/19/2020	13509 POS PUR 10/18 07:47 Wal-Mart Super C WASHINGTON PA 17390046 02924~5411	\$34.05		\$41,772.19
10/19/2020	588394 POS PUR 10/18 08:00 BP#9351941WASHIN WASHINGTON PA 39013701 58839~5542	\$25.00		\$41,747.19
10/19/2020	14568 POS PUR 10/17 03:07 SPEEDWAY 02915 7 WASHINGTON PA 00000000 01456~5542	\$24.69		\$41,722.50
10/19/2020	283807 POS PUR 10/19 16:25 WAL-MART #1739 WASHINGTON PA 24173901 283807 ~5411	\$16.83		\$41,705.67
10/19/2020	8183 RECURRING 10/17 02:49 Amazon Prime* 2T9 Amzn.com/bill WA 00000000 00~5968	\$13.77		\$41,691.90
10/19/2020	3758 POS PUR 10/19 21:59 AMZN Mkt US* 2T7 Amzn.com/bill WA 00000000 00~5942	\$11.30		\$41,680.60
10/20/2020	687831 RETURN 10/20 14:59 Walmart.com Bentonville AR 02003144 102002687~5310		\$3.54	\$41,684.14
10/20/2020	295958 POS PUR 10/20 14:35 Walmart.com Bentonville AR 02003144 102002295~5310	\$26.88		\$41,657.26
10/20/2020	53691 POS PUR 10/19 10:31 USPS PO 41115205 CANONSBURG PA 00000000 05369~9402	\$1.40		\$41,655.86
10/21/2020	SSA TREAS 310 XXSOC SEC XXXXX9149A SSA		\$2,397.00	\$44,052.86
10/21/2020	36812 POS PUR 10/21 02:03 AMZN Mkt US* 2T3 Amzn.com/bill WA 00000000 03~5942	\$16.53		\$44,036.33
10/21/2020	72137 POS PUR 10/20 09:55 SPEEDWAY 02915 7 WASHINGTON PA 00000000 07213~5542	\$14.28		\$44,022.05
10/21/2020	38856 POS PUR 10/21 05:38 AMZN Mkt US* 2T9 Amzn.com/bill WA 00000000 03~5942	\$10.59		\$44,011.46
10/22/2020	4515 PIN PUR 10/22 15:10 CLAIRE'S #6599 2 WASHINGTON PA 99999999 00451~5631	\$65.71		\$43,945.75
10/22/2020	137783 POS PUR 10/22 16:24 WAL-MART #1739 WASHINGTON PA 24173901 137783 ~5411	\$22.71		\$43,923.04
10/23/2020	11959 RETURN 10/23 20:37 AMZN Mkt US Amzn.com/bill WA 00000000 011959~5942		\$38.00	\$43,961.04
10/23/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$43,901.04
10/23/2020	240918 PIN PUR 10/23 09:34 Wal-Mart Super C WASHINGTON PA 17390008 02978~5411	\$157.38		\$43,743.66

10/00/END0 4/24/20 6:50:20 0059925 82000

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
10/23/2020	CHECK # 1378	\$145.56		\$43,598.10
10/23/2020	66973 POS PUR 10/22 14:40 Amazon.com* 2T8FX Amzn.com/bill WA 00000000 06~5942	\$6.38		\$43,591.72
10/26/2020	36419 PIN PUR 10/24 14:32 WM SUPERCENTER # WASHINGTON PA 17390049 16879~5411	\$107.01		\$43,484.71
10/26/2020	584120 PIN PUR 10/24 11:12 SAM'S Club WASHINGTON PA 62510094 02983200203~5411	\$92.78		\$43,391.93
10/26/2020	531097 POS PUR 10/25 07:48 WAL-MART #1739 WASHINGTON PA 17390046 0299517~5411	\$53.45		\$43,338.48
10/26/2020	80423 POS PUR 10/23 10:37 JEFFREYS DRUG ST CANONSBURG PA 29235480 08042~5912	\$17.25		\$43,321.23
10/26/2020	AMERICAN WATER E 00141479 CUS000000000027	\$3.99		\$43,317.24
10/26/2020	AMERICAN WATER E 00141479 CUS000000000027	\$3.99		\$43,313.25
10/27/2020	620890 PIN PUR 10/27 17:21 Wal-Mart Super C WASHINGTON PA 17390049 03011~5411	\$53.03		\$43,260.22
10/27/2020	3426 POS PUR 10/26 22:53 SPEEDWAY 02915 7 WASHINGTON PA 00000000 00342~5542	\$24.04		\$43,236.18
10/28/2020	874321 POS PUR 10/28 16:26 WAL-MART #1739 WASHINGTON PA 24173901 874321 ~5411	\$23.27		\$43,212.91
10/28/2020	13177 RECURRING 10/28 16:04 SXM* SIRIUSXM.COM 888-635-5144 NY 00000000 013~4899	\$21.87		\$43,191.04
10/28/2020	1018 POS PUR 10/26 17:00 JEFFREYS DRUG ST CANONSBURG PA 29235480 00101~5912	\$9.09		\$43,181.95
10/29/2020	CHECK # 1382	\$250.00		\$42,931.95
10/29/2020	57145 PIN PUR 10/29 09:03 WM SUPERCENTER # WASHINGTON PA 17390011 00481~5411	\$127.56		\$42,804.39
10/29/2020	75100 POS PUR 10/28 13:41 JEFFREYS DRUG ST CANONSBURG PA 29235480 07510~5912	\$19.20		\$42,785.19
10/29/2020	10217 POS PUR 10/29 21:28 AMZN MKTP US* 282 AMZN.COM/BILL WA 00000000 01~5942	\$7.30		\$42,777.89
10/30/2020	RANGE RESOURCES 10.20 ACH 279995		\$28.07	\$42,805.96
10/30/2020	COMM OF PA ANNUITANT APXXXXXX6539		\$193.88	\$42,999.84
10/30/2020	SALANDRA FUNERAL Payroll 842934763077300		\$1,605.85	\$44,605.69
10/30/2020	TRANSFER TO FREESTYLE ACCOUNT 735181026	\$60.00		\$44,545.69
10/30/2020	78932 POS PUR 10/29 07:59 AMAZON.COM* 280DU AMZN.COM/BILL WA 00000000 07~5942	\$38.15		\$44,507.54
10/30/2020	497099 POS PUR 10/30 15:31 AMOCO#9351941WAS WASHINGTON PA 39013701 49709~5542	\$25.00		\$44,482.54
10/30/2020	CHECK # 1383	\$7.00		\$44,475.54
10/30/2020	Balance This Statement			\$44,475.54

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
1366	10/06/2020	\$92.37	1372	10/09/2020	\$42.96	1377	10/08/2020	\$312.52
1368*	10/01/2020	\$250.00	1373	10/08/2020	\$227.69	1378	10/23/2020	\$145.56
1369	10/07/2020	\$174.67	1374	10/13/2020	\$227.96	1382*	10/29/2020	\$250.00
1370	10/06/2020	\$338.27	1375	10/09/2020	\$250.00	1383	10/30/2020	\$7.00
1371	10/05/2020	\$278.58	1376	10/09/2020	\$50.00			

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
10/01/2020	\$40,959.76	10/07/2020	\$39,190.41	10/14/2020	\$39,113.59
10/02/2020	\$41,829.38	10/08/2020	\$40,446.69	10/15/2020	\$39,084.36
10/05/2020	\$40,958.43	10/09/2020	\$40,265.40	10/16/2020	\$41,078.22
10/06/2020	\$40,406.65	10/13/2020	\$39,218.84	10/19/2020	\$41,680.60



First National Bank

4140 E. State Street
Hermitage, PA 16148

Statement Ending 10/30/2020

ANDREW F. KUZY, DEBTOR IN

Page 7 of 8

Primary Account Number:

FREE SMALL BUSINESS CHECKING -

(continued)

Daily Balances (continued)

<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>	<u>Date</u>	<u>Amount</u>
10/20/2020	\$41,655.86	10/23/2020	\$43,591.72	10/28/2020	\$43,181.95
10/21/2020	\$44,011.46	10/26/2020	\$43,313.25	10/29/2020	\$42,777.89
10/22/2020	\$43,923.04	10/27/2020	\$43,236.18	10/30/2020	\$44,475.54



SALANDRA FUNERAL SERVICE INC.304 WEST PIKE STREET
CANONSBURG PA 15317**ANDREW KUZY**

EMPLOYEE ID: 3

DEPARTMENT: 10

DD RECEIPT: 1193205357



Pay Period 09/13/2020 - 09/26/2020

Pay Date 10/08/2020

FITWH Filing Status: M Exemptions: 0

PA Filing Status: M Exemptions: 0

Earnings	RATE	HOUR/UNIT	CURRENT	YTD HOUR/UNIT	YTD
Hourly	22.50	96.00	2,160.00	1,345.50	36,665.00
RemovalFee			225.00		2,775.00
Total		96.00	\$2,385.00	1,345.50	\$39,440.00

Taxes	CURRENT	YTD
FITWH	216.08	3,345.84
MED	34.58	571.90
SOC	147.87	2,445.30
PA	73.22	1,210.81
PAEUC	1.43	23.66
PACAI	23.85	394.44
PACAIL	2.00	40.00
Total	\$499.03	\$8,031.95

Net Pay	XXXX6826	\$1,885.97
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304 WEST PIKE STREET
CANONSBURG PA 15317

Direct Deposit # 1193205357

Date 10/08/2020

Pay this Amount

**** NON-NEGOTIABLE ** DIRECT DEPOSIT RECEIPT ******VOID ** VOID ****Pay to the
Order ofANDREW KUZY
531 WARRICK DR
WASHINGTON PA 15301

10 DD

DIRECT DEPOSIT \$1,885.97
TO ACCOUNT # XXXX6826
BANK # XXXXX8092**NON-NEGOTIABLE**

Case 18-21728-CMB
SALANDRA FUNERAL SERVICE INC.
304 WEST PIKE STREET
CANONSBURG PA 15317

Doc 170 Filed 11/17/20 Entered 11/17/20 16:50:10 Desc Main Document
Page 13 of 15
ANDREW KUZY
EMPLOYEE ID: 3
DEPARTMENT: 10
DD RECEIPT: 1193895231



Pay Period 09/27/2020 - 10/10/2020
Pay Date 10/16/2020

FITWH Filing Status: M Exemptions: 0
PA Filing Status: M Exemptions: 0

Earnings	RATE	HOUR/UNIT	CURRENT	YTD HOUR/UNIT	YTD
Hourly	22.50	112.00	2,520.00	1,457.50	39,185.00
RemovalFee			150.00		2,925.00
Total		112.00	\$2,670.00	1,457.50	\$42,110.00

Taxes	CURRENT	YTD
FITWH	250.28	3,596.12
MED	38.72	610.62
SOC	165.54	2,610.84
PA	81.97	1,292.78
PAEUC	1.60	25.26
PACAI	26.70	421.14
PACAIL	2.00	42.00
Total	\$566.81	\$8,598.76

Net Pay XXXX6826 \$2,103.19

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SALANDRA FUNERAL SERVICE INC.
304 WEST PIKE STREET
CANONSBURG PA 15317

Direct Deposit # 1193895231
Date 10/16/2020

Pay this Amount

**** NON-NEGOTIABLE ** DIRECT DEPOSIT RECEIPT ****

VOID ** VOID **

Pay to the
Order of

ANDREW KUZY
531 WARRICK DR
WASHINGTON PA 15301

10 DD

DIRECT DEPOSIT \$2,103.19
TO ACCOUNT # XXXX6826
BANK # XXXXX8092

NON-NEGOTIABLE

Case 18-21728-CMB
SALANDRA FUNERAL SERVICE INC.
304 WEST PIKE STREET
CANONSBURG PA 15317

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ANDREW KUZY
Page 12 of 15
EMPLOYEE ID: 3
DEPARTMENT: 10
DD RECEIPT: 1194747409



Pay Period 10/11/2020 - 10/24/2020
Pay Date 10/30/2020

FITWH Filing Status: M Exemptions: 0
PA Filing Status: M Exemptions: 0

Earnings	RATE	HOUR/UNIT	CURRENT	YTD HOUR/UNIT	YTD
Hourly	22.50	83.00	1,867.50	1,540.50	41,052.50
RemovalFee			150.00		3,075.00
Total		83.00	\$2,017.50	1,540.50	\$44,127.50

Taxes	CURRENT	YTD
FITWH	171.98	3,768.10
MED	29.25	639.87
SOC	125.09	2,735.93
PA	61.94	1,354.72
PAEUC	1.21	26.47
PACAI	20.18	441.32
PACAIL	2.00	44.00
Total	\$411.65	\$9,010.41

Net Pay XXXX6826 \$1,605.85

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SALANDRA FUNERAL SERVICE INC.
304 WEST PIKE STREET
CANONSBURG PA 15317

Direct Deposit # 1194747409
Date 10/30/2020

Pay this Amount

** NON-NEGOTIABLE ** DIRECT DEPOSIT RECEIPT **

VOID ** VOID **

Pay to the
Order of

ANDREW KUZY
531 WARRICK DR
WASHINGTON PA 15301

10 DD

DIRECT DEPOSIT \$1,605.85
TO ACCOUNT # XXXX6826
BANK # XXXXX8092

NON-NEGOTIABLE



Statement Ending 10/16/2020

4140 E. State Street
 Hermitage, PA 16148

ANDREW F KUZY
 Primary Account Number: Page 1 of 4

ADDRESS SERVICE REQUESTED

>014616 5158154 0001 092543 10Z

ANDREW F KUZY
 COLLEEN A KUZY
 TAX ESCROW ACCOUNT
 531 WARRICK DR
 WASHINGTON PA 15301-9513

Managing Your Accounts

- Online www.fnb-online.com
- By Phone 1 800-555-5455
- By Mail 4140 E. State Street
Hermitage, PA 16148



Summary of Accounts

Account Type	Account Number	Balance This Statement
FREESTYLE CHECKING		\$587.37

FREESTYLE CHECKING -

Account Summary

Date	Description	Amount
09/17/2020	Balance Last Statement	\$2,991.32
	5 Credit(s) This Period	\$300.00
	2 Debit(s) This Period	\$2,703.95
10/16/2020	Balance This Statement	\$587.37

Account Activity

Post Date	Description	Debits	Credits	Balance
09/17/2020	Balance Last Statement			\$2,991.32
09/18/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$3,051.32
09/21/2020	MISCELLANEOUS DEBIT	\$2,700.00		\$351.32
09/25/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$411.32
10/02/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$471.32
10/09/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$531.32
10/16/2020	TRANSFER FROM BUSINESS CHECKING ACCOUNT 95466826		\$60.00	\$591.32
10/16/2020	PAPER STATEMENT FEE	\$3.95		\$587.37
10/16/2020	Balance This Statement			\$587.37

Daily Balances

Date	Amount	Date	Amount	Date	Amount
09/18/2020	\$3,051.32	09/25/2020	\$411.32	10/09/2020	\$531.32
09/21/2020	\$351.32	10/02/2020	\$471.32	10/16/2020	\$587.37

To learn more about FNB's deposit account practices such as our posting order, what is an available balance, and how preauthorized point-of-sale debit card transactions affect your account, please visit the following websites:

- For consumer accounts, click on the Managing Your Checking Account video at www.fnb-online.com/learn
- For business accounts, click on <https://www.fnb-online.com/business-overdrafts>

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